

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Tiffanie Jean Lane  
 Debtor

Case No. 19-17245-elf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: Keith  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 47

Date Rcvd: Jan 09, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 11, 2020.

db +Tiffanie Jean Lane, 307 Alexandra Court, Marietta, PA 17547-9246  
 tr +SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100,  
 Reading, PA 19606-2265  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 14427246 +Apex Asset Management, 1891 Santa Barbara Drive, Suite 204, Lancaster, PA 17601-4106  
 14427249 Complete Collection Service, 1007 N. Federal Hwy., #280, Fort Lauderdale, FL 33304-1422  
 14427254 +Healthy Network Laboratories, 272 Granite Road, Lancaster, PA 17601-6804  
 14427256 Kay Jewelers, Genesis FS Card Services, Columbus, GA 31902  
 14427258 +May Grant Obstetrics, 694 Good Drive, #112, Lancaster, PA 17601-2433  
 14427260 +Memorial Hospital, PO Box 15118, York, PA 17405-7118  
 14427269 PHEAA, PO Box 8157, Harrisburg, PA 17105-8157  
 14427265 +Patient First, 1625 Oregon Pike, Lancaster, PA 17601-4335  
 14427266 +Penn Credit, 916 S. 14th Street, PO Box 988, Harrisburg, PA 17108-0988  
 14427268 +Pennsylvania Specialty Pathology, 2301 Harrisburg Pike, #201, Lancaster, PA 17601-2415  
 14427271 +Professional Account Services, PO Box 188, Brentwood, TN 37024-0188  
 14427275 +Russell, Krafft & Gruber, LLP, Hempfield Center, Suite 300, 930 Red Rose Court,  
 Lancaster, PA 17601-1981  
 14427276 State Collection Service, PO Box 1022, Wixom, MI 48393-1022  
 14427277 +US Department of Education, National Payment Center, PO Box 105028,  
 Atlanta, GA 30348-5028  
 14427279 +Windham Professional, 380 Main Street, Salem, NH 03079-2412

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: amburke7@yahoo.com Jan 10 2020 03:28:46 MICHAEL D. HESS, BURKE & HESS,  
 1672 Manheim Pike, Lancaster, PA 17601-3028  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 10 2020 03:29:27  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 10 2020 03:29:46 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpreion03.ph.ecf@usdoj.gov Jan 10 2020 03:29:38 United States Trustee,  
 Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908  
 14427244 E-mail/Text: ebn@americollect.com Jan 10 2020 03:29:41 Americollect Inc, PO Box 1566,  
 Manitowoc, WI 54221  
 14427245 +E-mail/Text: info@aal.bz Jan 10 2020 03:29:45 Anesthesia Associates of Lancaster, LTD.,  
 133 East Frederick Street, Lancaster, PA 17602-2222  
 14427247 +EDI: CHASE.COM Jan 10 2020 08:18:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298  
 14427248 +EDI: CITICORP.COM Jan 10 2020 08:18:00 Citi, P O Box 6241, Sioux Falls, SD 57117-6241  
 14427250 +EDI: CONVERGENT.COM Jan 10 2020 08:18:00 Convergent Outsourcing, 800 SW 39th Street,  
 Renton, WA 98057-4927  
 14427251 +E-mail/Text: csdlclientservices@cboflanc.com Jan 10 2020 03:29:58 Credit Brueau,  
 Collection Division, P O Box 1271, Lancaster, PA 17608-1271  
 14427252 E-mail/Text: csdlclientservices@cboflanc.com Jan 10 2020 03:29:58 Credit Bureau,  
 P O Box 1271, Lancaster, PA 17608-1271  
 14427253 +E-mail/Text: bankruptcy@affglo.com Jan 10 2020 03:29:39 Global Credit & Collection Corp,  
 5440 N. Cumberland, Suite 300, Chicago, IL 60656-1486  
 14427255 +EDI: CITICORP.COM Jan 10 2020 08:18:00 Home Depot, PO Box 6497,  
 Sioux Falls, SD 57117-6497  
 14427257 +E-mail/Text: bncnotices@becket-lee.com Jan 10 2020 03:29:20 Kohls, N56W17000 Ridgewood,  
 Menomonee Falls, WI 53051-7096  
 14427259 E-mail/Text: cneal@horstgroup.com Jan 10 2020 03:29:26 Maytown Village Square HOA,  
 c/o Horst Property Management, PO Box 3330, Lancaster, PA 17604-3330  
 14427261 +E-mail/Text: Bankruptcies@nragroup.com Jan 10 2020 03:30:05 National Recovery Agency,  
 2491 Paxton Street, Harrisburg, PA 17111-1036  
 14427263 E-mail/Text: blegal@phfa.org Jan 10 2020 03:29:39 PA Housing Finance Agency,  
 211 North Front Street, PO Box 15206, Harrisburg, PA 17105-5206  
 14444110 EDI: PRA.COM Jan 10 2020 08:18:00 Portfolio Recovery Associates, LLC, POB 41067,  
 Norfolk VA 23541  
 14427272 E-mail/Text: bankruptcynotices@psecu.com Jan 10 2020 03:30:00 PSECU, PO Box 67013,  
 Harrisburg, PA 17106-7013  
 14427264 E-mail/Text: bknotice@prgmail.com Jan 10 2020 03:29:38 Paragon Revenue Group, PO Box 127,  
 Concord, NC 28026-0127  
 14427270 +EDI: PRA.COM Jan 10 2020 08:18:00 Portoflio Recovery Assoc., P O Box 12914,  
 Norfolk, VA 23541-0914  
 14427273 +E-mail/Text: EBN\_Greensburg@Receivemorermp.com Jan 10 2020 03:30:06 Receivables Management,  
 1809 N. Broadway Street, Greensburg, IN 47240-8217  
 14427274 +E-mail/Text: colleen.atkinson@rmscollect.com Jan 10 2020 03:30:04  
 Receivables Management Systems, 7206 Hull Street Road, North Chesterfield, VA 23235-5826  
 14427278 +EDI: WFFC.COM Jan 10 2020 08:18:00 Wells Fargo, PO Box 5119, Sioux Falls, SD 57117-5119

District/off: 0313-4

User: Keith  
Form ID: 309I

Page 2 of 2  
Total Noticed: 47

Date Rcvd: Jan 09, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14443266 EDI: WFFC.COM Jan 10 2020 08:18:00 Wells Fargo Bank, N.A.,  
Wells Fargo Education Financial Services, PO Box 10438, MAC F8235-02F,  
Des Moines, IA 50306-0438

TOTAL: 25

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14427262\* +National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036  
14427267 ##+Penn Creidt Corp, 916 S 14th Street, Harrisburg, PA 17104-3425

TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 11, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 8, 2020 at the address(es) listed below:

MICHAEL D. HESS on behalf of Debtor Tiffanie Jean Lane amburke7@yahoo.com  
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

<b>Information to identify the case:</b>			
Debtor 1	<b>Tiffanie Jean Lane</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>		
Case number:	<b>19-17245-elf</b>		
	Social Security number or ITIN	<b>xxx-xx-8488</b>	
	EIN	--_-----	
	Social Security number or ITIN	-----	
	EIN	--_-----	
	Date case filed for chapter	<b>13 11/19/19</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Tiffanie Jean Lane	
<b>2. All other names used in the last 8 years</b>	aka Tiffanie Jean Shaud	
<b>3. Address</b>	307 Alexandra Court Marietta, PA 17547	
<b>4. Debtor's attorney</b> Name and address	MICHAEL D. HESS BURKE & HESS 1672 Manheim Pike Lancaster, PA 17601-3028	Contact phone (717) 391-2911 Email: amburke7@yahoo.com
<b>5. Bankruptcy trustee</b> Name and address	SCOTT F. WATERMAN (Chapter 13) Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	400 Washington Street Suite 300 Reading, PA 19601	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M. Reading Office --- 8:00 A.M. to 4:30 P.M.  Contact phone (610)2085040  Date: 1/9/20

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>February 4, 2020 at 2:30 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> <b>2901 St. Lawrence Ave, Reading, PA 19606</b>								
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<table border="0"> <tr> <td> <b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>  <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> </td> <td> <b>Filing deadline: 4/4/20</b> </td> </tr> <tr> <td> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> </td> <td> <b>Filing deadline: 1/28/20</b> </td> </tr> <tr> <td> <b>Deadline for governmental units to file a proof of claim:</b> </td> <td> <b>Filing deadline: 5/17/20</b> </td> </tr> </table> <hr/> <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. <hr/> <table border="0"> <tr> <td> <b>Deadline to object to exemptions:</b>          The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.       </td> <td> <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors       </td> </tr> </table>		<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>	<b>Filing deadline: 4/4/20</b>	<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	<b>Filing deadline: 1/28/20</b>	<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 5/17/20</b>	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
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<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 5/17/20</b>									
<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors									
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of \$625.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: <b>3/12/20 at 10:00 AM</b> , Location: <b>Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, PA 19601</b>									
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.									
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.									
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.									
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.									